

UNITED STATES BANKRUPTCY COURT
District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/6/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Crystal M Ramirez
fka Crystal m Farre
477 Horizon Drive
Edison, NJ 08817

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-2499 (Crystal M Ramirez)

United States Bankruptcy Judge:
Honorable Kathryn C. Ferguson

Attorney for Debtor(s) (name and address):

Michelle Labayen
Law Offices of Michelle Labayen PC
One Gateway Center
26th Floor
Newark, nj 07102
Telephone number: 973-622-8180

Trustee:

Andrea Dobin
Sterns & Weinroth
50 West State Street, Suite 1400
PO Box 1298
Trenton, NJ 08608
Telephone number: (609) 392-2100
The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: **November 9, 2012**

Time: **01:30 PM**

Location: **Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

1/8/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

402 East State Street
Trenton, NJ 08608
Telephone number: 609-989-2200

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:

8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 10/10/12

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
--- Refer to Other Side for Important Deadlines and Notices ---	

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

Certificate of Notice Page 4 of 6

United States Bankruptcy Court
District of New JerseyIn re:
Crystal M Ramirez
DebtorCase No. 12-34475-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: mrg
Form ID: b9aPage 1 of 3
Total Noticed: 36

Date Rcvd: Oct 10, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2012.

db +Crystal M Ramirez, 477 Horizon Drive, Edison, NJ 08817-5711
 513412808 +Access Group Inc, 5500 Brandywine Pkwy, Wilmington, DE 19803-1444
 513412809 +Acs/access Grp, 501 Bleecker St, Utica, NY 13501-2401
 513412810 +Bank Of America, Po Box 982235, El Paso, TX 79998-2235
 513412812 +Bill Me Later, P.O Box 2394, Omaha, NE 68103-2394
 513412818 +Equifax, POB 740241, Atlanta, GA 30374-0241
 513412819 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 513412823 +Horizon Blue Cross, PO Box 317, Newark, NJ 07101-0317
 513412825 +INS Payment Plan, 240 E lake street, #201, Addison, IL 60101-2852
 513412827 +JFK Medical Center, 65 James Street, Edison, NJ 08820-3903
 513412828 +Juniper, P.O Box 1337, Philadelphia, PA 19101
 513412831 +Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
 513412832 +Raritan Valley Regional, P.O. Box 949, Matawan, NJ 07747-0949
 513412833 +Robert Wood Johnson Hospital, PO Box 15448, Newark, NJ 07192-5448
 513412835 +University Pediatric assoc, 317 Cleveland Avenue, Highland Park, NJ 08904-1817
 513412836 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609
 513412837 +Westgate Resorts, 2801 Old Winter garden rd, Ocoee, FL 34761-2965
 513412838 +Work out World, 55 Parsonage Rd, Edison, NJ 08837-2480
 513412829 +labCorp, Esoterix Genetic Laboratory, P.O.Box 2240, Burlington, NC 27216-2240
 513412834 transunion, POB 2000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: michelle@bankruptcynyc.com Oct 10 2012 22:26:00 Michelle Labayen,
 Law Offices of Michelle Labayen PC, One Gateway Center, 26th Floor, Newark, nj 07102
 tr +EDI: BADOBIN.COM Oct 10 2012 21:48:00 Andrea Dobin, Sterns & Weinroth,
 50 West State Street, Suite 1400, PO Box 1298, Trenton, NJ 08607-1298
 smg +E-mail/Text: leah.bynon@usdoj.gov Oct 10 2012 22:49:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 10 2012 22:49:14 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513412811 +EDI: TSYS2.COM Oct 10 2012 21:48:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 513412813 +EDI: CAPITALONE.COM Oct 10 2012 21:48:00 Cap One, Pob 30281,
 Salt Lake City, UT 84130-0281
 513412814 +EDI: CHASE.COM Oct 10 2012 21:48:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 513412815 +Fax: 602-659-2196 Oct 10 2012 23:11:06 Chex System, 7805 Hudson Road, suite 100,
 Saint Paul, MN 55125-1703
 513412816 +E-mail/Text: LMorrissey@philapark.org Oct 10 2012 22:47:43
 City of Philadelphia parking violation, PO Box 41819, Philadelphia, PA 19101-1819
 513412817 +EDI: TSYS2.COM Oct 10 2012 21:48:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 513412820 +EDI: RMSC.COM Oct 10 2012 21:48:00 Gecrb/old Navy, Po Box 965005, Orlando, FL 32896-5005
 513412821 +EDI: RMSC.COM Oct 10 2012 21:48:00 Gecrb/paypal Smart Con, Po Box 965005,
 Orlando, FL 32896-5005
 513412822 +EDI: RMSC.COM Oct 10 2012 21:48:00 Gecrb/qvc, Po Box 971402, El Paso, TX 79997-1402
 513412824 +EDI: HFC.COM Oct 10 2012 21:48:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253
 513412826 +EDI: IRS.COM Oct 10 2012 21:48:00 Internal Revenue Service, 550 Main street, suite 1000,
 Cincinnati, OH 45999
 513412830 E-mail/Text: camanagement@mandtbank.com Oct 10 2012 22:46:52 M&t Bank, 1 Fountain Pl,
 Buffalo, NY 14203

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: mrg
Form ID: b9a

Page 2 of 3
Total Noticed: 36

Date Rcvd: Oct 10, 2012

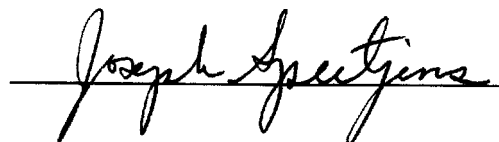
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0312-3

User: mrg
Form ID: b9a

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Total Noticed: 36

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2012 at the address(es) listed below:

Andrea Dobin ecftrusteead@sternslaw.com, NJ55@ecfcbis.com
Michelle Labayen on behalf of Debtor Crystal Ramirez michelle@bankruptcynyc.com,
aim_property@yahoo.com

TOTAL: 2